

# Massachusetts Nongroup Health Insurance

Guaranteed Issue Plan Rates for the Period Between December 1, 2003 and November 30, 2004

Company	Plan	Plan Name	Sample Monthly Rates					
			Single 25 Yr Old		Family 35 Yr Old w/Sp+2 Children		Two Adults 63 Yr Old w/60 Yr Old Spouse	
			Boston	Springfield	Boston	Springfield	Boston	Springfield

<b>John Alden Life Insurance Company</b> P.O. Box 20270 Miami, Florida 33102-0270 1-800-234-6762	Pref Prov Plan	<b>Pref Prov Plan {*</b>	\$675.22	\$537.47	\$2,075.55	\$1,652.09	\$2,604.16	\$2,072.88
	**** NOTE: TWO ADULT RATE IS FOR TWO SEPARATE SINGLE COVERAGES; TWO-PERSON RATE MAY BE MORE **** NOTE: FAMILY RATE IS FOR ONE SINGLE COVERAGE AND ONE ADULT WITH CHILDREN COVERAGE							
			Dukes	Nantucket	Dukes	Nantucket	Dukes	Nantucket
	Medical Plan	<b>Medical Plan {*</b>	\$863.12	\$863.12	\$2,653.13	\$2,653.13	\$3,328.86	\$3,328.86
{*} Preferred provider plan is not available in Dukes/Nantucket Counties; Medical plan is offered instead in these counties only.								
Enhanced Benefits (if any):	None.							
Premium by Geographic Area?	Yes.							
Payment Mode Discount?	No, only monthly rates are available.							
Only available through associations?	No.							
2003-2004 Enrollment:	May contain up to a 6-month pre-existing condition limitation period depending on prior creditable coverage.							

<b>The MEGA Life Insurance Company</b> P.O. Box 982010 N. Richland Hills, TX 76820 1-800-527-5504	Medical Plan	<b>Medical Plan</b>	\$933.33	\$805.02	\$2,974.16	\$2,565.26	\$3,606.06	\$3,110.29
Enhanced Benefits (if any):	None.							
Premium by Geographic Area?	Yes.							
Payment Mode Discount?	No, only monthly rates are available.							
Only available through associations?	No.							
2003-2004 Enrollment:	May contain up to a 6-month pre-existing condition limitation period depending on prior creditable coverage.							